



Texas Alliance of Energy Producers Healthcare Initiative Program

Level-funded Group Health Benefits Program featuring healthcare benefit savings as compared to traditional coverage options.

Presented By





Discover new ways to save on health insurance

KEY BENEFITS

- CIGNA PPO Network
 - National PPO Network
 - No referral needed to see a Specialist.
- Unfiltered PBM for prescription drug benefits.
- MyTelemedicine offered on all plans.
- Available for employer groups with a minimum of 5 enrolled employees.
- Dual Option available for employer groups with 10 or more enrolled employees.
- 5 Plans to choose from
 - 3 plans with copay benefits for doctor visits and prescription drugs.
 - 2 HSA eligible plans.
- All Plans are ACA compliant
- 12/18 plan contract
- 100% refund of any claims fund surplus



Assured Benefits Administrators is now offering health plans to individual employer groups that are a part of the Texas Alliance of Energy Producers.

For more information about the health plans offered for the Texas Alliance of Energy Producers, call Janet Jennings, Client Engagement at (972) 980-4884 or email janet@davidsoninsservices.com



Since 1985, Assured Benefits Administrators has been helping small to mid-size employers manage and administer their health plans.

WHY ABA?

WHAT YOU'LL GET

CUSTOMER DRIVEN AND OUTCOMES BASED

MAXIMUM COST SAVINGS

EXPERIENCED PROFESSIONAL TEAM

THE HIGHEST LEVEL OF SERVICE

CUTTING EDGE TECHNOLOGY

FLEXIBLE, FULLY INTEGRATED SOLUTIONS

Headquartered in Dallas, Texas, our affiliated companies have offices throughout the U.S. and South America. We employ more than 140 professionals; most have at least 10 years of experience in the healthcare industry.



AFFILIATED COMPANIES

National Healthcare Solutions, Inc. is a cost containment company serving the largest insurance companies in the world.

Independent Medical Systems is a U.S. Preferred Provider Organization (PPO) network of hospitals and medical providers.

VIP Universal Medical Insurance (VUMI) is an international insurance company that provides exclusive major medical products and VIP medical services to individuals and corporate clients around the world.

Vumilatina is a prepaid medical company in Ecuador that offers innovative products throughout South America.

Dallas Risk Management is known for its strong market relationships, outstanding service and expertise in all aspects of self-funded underwriting.

Frates Benefits Administrators provides TPA services for clients that include school districts, hospitals and federal entities, among many others

PRODUCT BENEFIT GRID



PLAN OPTIONS	ESSENTIAL PLAN	ADVANTAGE PLAN	PREFERRED PLAN	HDHP	HDHP CHOICE
Individual Calendar Year Deductible	\$1,000	\$2,000	\$4,000	\$3,000	\$5,000
Family Calendar Year Deductible	\$2,500	\$6,500	\$10,000	\$6,000	\$10,000
Out-of-Pocket Maximum	\$3,000 single \$8,500 family	\$6,000 single \$12,700 family	\$6,600 single \$13,200 family	\$ 5,000 single \$10,000 family	\$5,950 single \$11,900 family
Office Visits	\$35 copay (deductible waived)	\$40 copay (deductible waived)	\$40 copay (deductible waived)	20% after deductible	10% after deductible
Other Physician Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
MRIs, CT Scans, PET Scans	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Maternity	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Hospital, ER & Facility charges	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Emergency Room Copay (waived if admitted)	\$100 copay per occurrence then deductible and 20%	\$100 copay per occurrence then deductible and 20%	\$400 copay per occurrence then deductible and 20%	20% after deductible	10% after deductible
Urgent Care	\$35 copay (deductible waived)	\$40 copay (deductible waived)	\$40 copay (deductible waived)	20% after deductible	10% after deductible
Ambulance Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Skilled Nursing Facility	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Home Health	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Hospice	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Occupational, Physical & Speech Therapy	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Durable Medical Equipment	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Wellness Services	deductible waived Covered at 100%	deductible waived Covered at 100%	deductible waived Covered at 100%	deductible waived Covered at 100%	deductible waived Covered at 100%
Retail Prescription Drugs	\$0/\$15/\$60	\$0/\$15/\$60	\$0/\$15/\$60	20% after deductible	10% after deductible
Specialty Drugs	\$0/\$45/\$180	\$0/\$45/\$180	\$0/\$45/\$180	20% after deductible	10% after deductible

DENTAL PLAN COMPARISON



Dental Coverage Plan Summary

Annual Maximum Benefit	\$750	\$1,500	\$3,000
Annual Individual Deductible	\$50	\$50	\$50
Annual Family Deductible	\$150	\$150	\$150
	In-Network You Pay	In-Network You Pay	In-Network You Pay
Preventive Care—Cleanings, Oral Exams, Fluoride, etc.	0%	0%	0%
Basic Care—Fillings, & Emergency Care, Endodontics, Oral Surgery, Simple Extractions	20%	20%	20%
Major Services— Crowns, Inlays & Bridges	50%	50%	50%



VISION PLAN SUMMARY



Schedule of Benefits	In-Network What you pay	Out-of-Network What you pay
Copay for Exam Copay for Materials	\$10 \$10	Up to \$40
Frequency Exams Lenses or Contract Frames	Once Per 12 months Once per 12 months Once per 24 months *Frequency is based on prior date of service*	
Frames	\$130 Allowance	Up to \$40
Standard Plastic Lenses Single Vision Bifocal Trifocal	\$10 \$10 \$10	Up to \$30 Up to \$50 Up to \$65
Contact Lenses Conventional Disposables Medically Necessary	\$130 Allowance \$130 Allowance \$0 Copay, Paid in Full	Up to \$150 Up to \$150 Up to \$250

*Out of Network benefits may vary by carrier.



LIKE TO OFFER MORE BENEFITS?

Basic & Voluntary Life (includes AD&D)

Benefit Amount	Benefit Option	Rate
\$25,000 Basic Term Life and AD&D coverage	Employer may elect basic life insurance for all eligible employees	TBD during quoting process
\$50,000 Basic Term Life and AD&D (Employer Paid)	Employer may elect basic life insurance for all eligible employees	TBD during quoting process

Voluntary Term Life & AD&D

Employee

Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times annual earnings. Guarantee Issue amount is \$100,000.

Spouse

May elect up to 100% of employee coverage in \$5,000 increments not too exceed \$500,000. Guarantee Issue amount is \$25,000

Child(ren)

Children 6 months to age 26 may elect up to \$10,000 of coverage in \$2,000 increments. Live birth to 6 months—coverage will not exceed \$1,000.

Disability

Short and Long Term Disability

Employers may chose to offer both Short and Long Term Disability on an employer paid or voluntary basis. Quotes will be provided with submission of employee job titles and annual salary.

Note: Minimum Participation of 10 employees required on Voluntary Life and Disability.



HEALTH ADVOCACY ASSISTANCE PROGRAM

ONLY
9%

of Americans surveyed “showed an understanding of the following common health insurance terms”

- Health Plan Premium
- Health Plan Deductible
- Out-of-Pocket Maximum
- Co-Insurance

SUPPORT YOUR MEMBERS & ALLEVIATE HR QUESTIONS WITH

HEALTH ADVOCATE™ SOLUTIONS – An Extension of your HR Team

Health Advocacy

- Untangle medical bills and insurance claims, Find network providers
- Clarify benefits and answer questions about tests, treatments and medication options
- Assist with eldercare and related healthcare issues
- Arrange second opinions and transfer medical records

Medical Bill Saver™

- Skilled negotiators will attempt to negotiate discounts on medical and dental bills on your behalf, no matter your benefit status
- Negotiate payment arrangements with providers and find options for non-covered services

NurseLine™

- Registered nurses ready to answer your calls 24/7/365
- Detailed information on a range of concerns including appropriate treatment options for minor emergencies or illnesses

TELEPHONIC EAP – Mental Health for employees and assistance to the Employer

- 24/7 access to confidential, short term telephonic counseling
- Organizational services to assist managers and HR Staff
- Work/life services address concerns from adoption to eldercare, alcohol and drug abuse, and much more

COMPASS PRICING TRANSPARENCY

Costs for the same service can differ by 300%

- Compare costs for procedures and care
- Find lower cost alternatives for prescriptions
- Provider and care recommendations are based on health plan, personal preferences, cost, quality and availability

RETAIL AND MAIL ORDER PHARMACY

- Save 10% to 85% on most prescriptions at 60,000 retail pharmacies nationwide
- Save 10% to 85% on 30+ day supply prescriptions shipped directly to your home with free standard shipping

Additional Savings on Hearing Aids and Vitamins

We Keep Your World Quiet

FSA · HSA · HRA · CRA · DCA · COBRA · Compliance Services
 POP Plan Documents · Form 5500 Filing · Wrap Documents · Retiree Billing

When you partner with Davidson Insurance Services and Ameriflex, you will be backed by industry experts who will work with you on a plan design that accomplishes your goals.

Ameriflex invests in smart technology, easy-to-use account management resources, and industry-leading service to create an unmatched experience for you and your employees.

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CDHP PLANS**



**COMPREHENSIVE
COMPLIANCE SERVICES**



**AWARD-WINNING
SERVICE & SUPPORT**

WHY AMERIFLEX?

PREFERRED PRICING

FSA/DCA/CRA

\$3.75 PEPM or \$40 Monthly Min

HRA

\$3.75 PEPM or \$40 Monthly Min

HSA

\$1.75 PEPM or \$40 Monthly Min

COBRA

\$0.60 PIPM or \$65 Monthly Min
(51+ employees)

\$629 annual flat rate or \$55 Per Month
(50 Employees or less)

PERFORMANCE

Participant Experience:

- Account management platform and mobile app allows you to view your balance, track your spending, submit documentation, get reimbursed for out-of-pocket expenses, access FAQs, order replacement cards, and more.
- Free debit cards
- Phone, chat and email available Monday through Friday, 8:30 AM - 8:00 PM (ET)
- Languages supported: English and Spanish

Employer Experience:

- Dedicated Client Relationship Manager
- Calls returned in 59 minutes or less
- Emails responded to within four hours or less
- EDI integrations with Employee Navigator, Ease, and other Ben Admin systems

PRODUCTS

We're one of the few TPAs that handle everything (and we do it well). Our complimentary suite of products make us a one-stop shop for consumer-driven healthcare options and comprehensive compliance packages.

FSA Guarantee: If participants spend more than they contribute, resulting in a net aggregate loss in the employer's plan, Ameriflex will refund the difference back to the employer.

Mastercard ID Theft Protection: The best in the business, and it comes standard for every spending or saving account participant.

READY TO TAKE THE NEXT STEP?

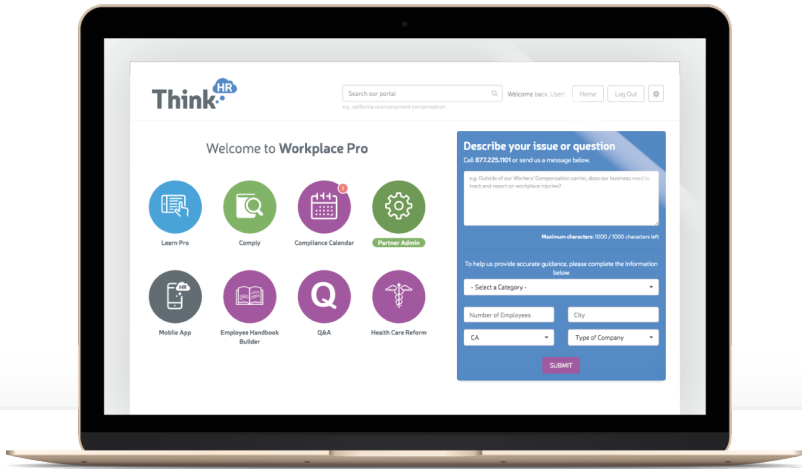
Contact your Associate Benefits Consultant at Davidson Insurance Services

www.davidsoninsservices.com

972-980-4884

ThinkHR is included
when joining.

PROTECT YOUR BUSINESS
STRENGTHEN YOUR TEAM



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Certified HR experts answer questions, render advice and follow up with research to resolve issues.

Accessible 8am-7pm Central each business day



COMPLY

Comprehensive resource center with all the forms, checklists and tools needed to maintain compliance.



INSIGHT

All the news and analysis HR professionals need to stay current and compliant with changing regulations.

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START SAVING TODAY!

Top 10 Reasons To Choose the Texas Alliance of Energy Producers Healthcare Initiative Program

1. Premium savings over comparable traditional insurance plans.
2. Association (pooled) underwriting to further reduce rates.
3. Individual Health Questionnaires - only takes a few minutes to complete.
4. Start saving now – no need to wait until your renewal. Most carriers will allow you to opt out with a 30-day written notice.
5. YTD deductibles and out of pocket dollars are honored for the calendar year. EOB from prior carrier required for credit.
6. Free access to THINKHR, Compliance Software & Legislative Briefs for all groups signing up by year end through the TAEP Healthcare Initiative Program.
7. National Cigna Network or Direct contracting with regional partners.
8. Ability to offer additional ancillary benefits through the TAEP Healthcare Initiative Program.
9. State of art, HIPAA compliant enrollment platform.
10. Telemedicine with \$0 copay included along with International Mail order for Brand Name drugs.

Get a Quote!

Large Group Quoting (over 100 employees) Requires:

- *Current Employee Census*
- *3 Years of Rate and Claims History*
- *Copy of Current Plans*

Small Group Quoting (less than 100 employees) Requires:

- *Current Census*
- *Individual Health Questionnaires*

Quotes returned in 72-96 hours



CONTACT:

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Client Engagement

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